

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 10-34681 – DDO

Kathleen Carol Sherman
15071 Dunwood Trail
Apple Valley, MN 55124

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-3144

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

Kathleen Carol Sherman is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/28/10

Dennis D O'Brien
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on September 28, 2010 Lori Vosejpka Clerk, United States Bankruptcy Court By: jen Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0864-3
Case: 10-34681

User: jen
Form ID: mnbdsc7

Page 1 of 1
Total Noticed: 21

Date Rcvd: Sep 28, 2010

The following entities were noticed by first class mail on Sep 30, 2010.

db +Kathleen Carol Sherman, 15071 Dunwood Trail, Apple Valley, MN 55124-5896
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
intp +Prairie Crossing Villas Association, Gretchen S. Schellhas, Esq.,
3600 American Blvd. West, Suite 400, Bloomington, MN 55431-4503
58822760 +Apple Valley Medical Center, 14655 Galaxie Avenue, Apple Valley MN 55124-8597
58822762 +Black River Country Bank, 221 Main Street, Black River Falls WI 54615-1765
58822763 +CenterPoint Energy, PO Box 1297, Minneapolis MN 55440-1297
58822765 +Computer Credit, Inc., 640 West 4th Street, Winston Salem NC 27101-2730
58822766 +Cornerstone Management Group, 2960 Judicial Road, Suite 110, Burnsville MN 55337-5510
58822769 +Mayo Clinic, 200 S.W. First Street, Rochester MN 55905-0002
58844994 +Prairie Crossing Villas Association, c/o Gretchen S. Schellhas, Esq.,
3600 American Blvd. West, Suite 400, Bloomington, MN 55431-4503
58822770 Principal Residential Mortgage, PO Box 711, Des Moines IA 50303
58822771 +Spire Federal Credit Union, PO Box 130670, Roseville MN 55113-0006
58822767 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Services, PO Box 108, St. Louis MO 63166)
58822774 +US Bank Home Mortgage, 4801 Frederica Street, Owensboro KY 42301-7441
58822775 Wilford and Geske, P.A., 8425 Seasons Parkway, Suite 105, Woodbury MN 55125-4393

The following entities were noticed by electronic transmission on Sep 28, 2010.

tr +EDI: QJAHEDBACK.COM Sep 28 2010 18:58:00 John A. Hedback, 2855 Anthony Ln S Ste 201,
St Anthony, MN 55418-2637
smg +EDI: MINNDEPREV.COM Sep 28 2010 18:58:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58822761 +EDI: ARSN.COM Sep 28 2010 18:58:00 Associated Recovery Systems, I, 201 W. Grand Avenue,
Escondido CA 92025-2603
58822764 +EDI: CHASE.COM Sep 28 2010 18:58:00 Chase Bankcard Services, Inc., PO Box 52188,
Phoenix AZ 85072-2188
58822768 +EDI: RMSC.COM Sep 28 2010 18:58:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,
Roswell GA 30076-9104

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

58822772* +Spire Federal Credit Union, PO Box 130670, Roseville MN 55113-0006
58822773* +Spire Federal Credit Union, PO Box 130670, Roseville MN 55113-0006

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2010

Signature:

